

SYSTEM FOR PURCHASING GOODS AND SERVICES

ABSTRACT OF THE DISCLOSURE

A method of completing a purchase utilizing a first electronic network and a second electronic network, the method being applicable for example to a case in which the second network (which may be the public telephone system) is considered by knowledgeable people to be more secure than the first network (which may be the Internet). The method comprises the steps of (a) registering over the second network a customer's financial information in a central processing center; (b) ordering over the first network a good or service that the customer desires to purchase from a merchant; (c) supplying identifying information to the merchant pertaining to the customer; (d) supplying information from the merchant to the processing center pertaining to the purchase; (e) establishing a contact between the customer and the processing center in which the customer is identified to the processing center and the customer expresses intent to complete the purchase; and (f) debiting an account of the customer and crediting an account of the merchant in order to complete the purchase.